



Order Filed on January 26, 2024
by Clerk,
U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT
DISTRICT OF NEW JERSEY

Caption in compliance with D.N.J. 9004-1(b)

Lavin, Cedrone, Graver, Boyd & DiSipio
Formed in the State of PA
Regina Cohen
190 North Independence Mall West 6th & Race
Streets
Suite 500
Philadelphia, PA 19106
Tel: (215) 351-7551
Fax: (215) 627-2551
E-mail: RCohen@lavin-law.com
Attorney for Movant

IN RE:

WILLIAM D ROYSTER

Debtor

Case No.: 23-14244-SLM

Chapter 13

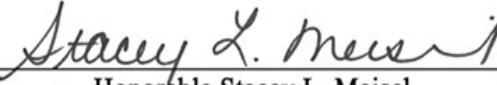
Judge: Stacey L. Meisel

Hearing date: 01/10/2024 at 10:00 AM

**CONSENT ORDER MODIFYING STAY AS TO MOTOR VEHICLE
2015 GMC Acadia Utility 4D Denali AWD 3.6L V6**

The relief set forth on the following pages, number two (2) is hereby **ORDERED**.

DATED: January 26, 2024


Honorable Stacey L. Meisel
United States Bankruptcy Judge

Debtor: William D Royster
Case No.: 23-14244-SLM
Caption of Order: Consent Order Modifying Stay as to Motor Vehicle

1. The 11 USC §362(a) Automatic Stay as to Capital One Auto Finance, a division of Capital One, N.A. ("Movant"), with respect to the personal property of the Debtor described as a 2015 GMC Acadia Utility 4D Denali AWD 3.6L V6, V.I.N. 1GKKVTKD6FJ277867, in accordance with the agreement of the Debtor and Movant, is hereby modified and shall remain in effect.

PROVIDED THAT Debtor comply with the following terms and conditions:

- a. The Debtor will resume making regular monthly installment payment in the amount of \$582.40 as they become due Commencing on February 07, 2024.
 - b. The Debtor will cure current due to the Movant in the total amount of \$3,255.80, which includes the balance due under the contract as of date January 12, 2024, filing fees (in the amount of \$199.00) and attorney's fees (in the amount of \$200.00) on or before April 07, 2024.
 - c. Monthly Cure Payments: Debtor will make three (3) consecutive monthly payments to cure the Arrearage ("Cure Payment"). The first two (2) Cure Payments will be in the amount of \$1,085.00 and the last Cure Payment will be in the amount of \$1,085.80. Each Cure payment is due by the 07th of the month with the first Cure Payment due on or before February 07, 2024. The last Monthly Cure Payment will be paid on or before April 07, 2024.
2. The term "payment" as set forth in Paragraph 1, *supra*, does not include a check that is returned due to insufficient funds, account closed or is otherwise not capable of negotiation for any other reason.
 3. Debtor will be in default under the Consent Order in the event that Debtor fails to comply with the payment terms and conditions set forth in above Paragraph 1, *supra*. If Debtor fails to cure the default within thirty (30) days from the date of default, Movant may apply on five days' notice to Debtor, Counsel for Debtor and the Chapter 13 Trustee for an order lifting the automatic stay imposed under 11 U.S.C. §362(a) and permitting Movant to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating and completing a sale of the motor vehicle without regard to any future conversion of this matter to a different form of bankruptcy.
 4. In the event Debtor convert to a bankruptcy under any Chapter other than Chapter 13 of the Bankruptcy Code, then Debtor shall pay all pre-petition arrears and post-petition delinquent payments, fees, and charges due and owing within fifteen (15) days from the date the case is converted from Chapter 13 to any other Chapter. If Debtor fails to make payments in accordance

Debtor: William D Royster Certificate of Notice Page 3 of 5

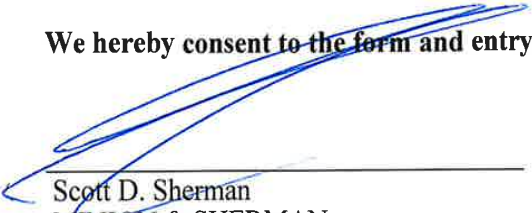
Case No.: 23-14244-SLM

Caption of Order: Consent Order Modifying Stay as to Motor Vehicle


with this paragraph, then Movant, through counsel, may file a Certification of Default setting forth and failure and Movant shall be granted immediate relief from the automatic stay and under the provisions of Section 362 of the Bankruptcy Code (11 U.S.C. §362) and the Movant is then permitted to exercise any rights under the loan documents with respect to the motor vehicle including, but not limited to, initiating, and completing a sale of the motor vehicle. The failure of Movant to issue a notice of default will not be construed or act as a waiver of any of the rights of Movant under the Consent Order.

5. The debtor waives the fourteen (14) day stay provided under Rule 4001(a)(3), F.R.B.P.

We hereby consent to the form and entry of the foregoing Order.



Scott D. Sherman
MINION & SHERMAN
33 Clinton Road
Suite 105
West Caldwell, NJ
07006
sshernan@minionsherman.com
Attorney for Debtor



Lavin, Cedrone, Graver, Boyd & DiSipio
Formed in the State of PA
Regina Cohen
190 North Independence Mall West 6th
& Race Streets
Suite 500
Philadelphia, PA 19106
Tel: (215) 351-7551
Fax: (215) 627-2551
E-mail: RCohen@lavin-law.com
Attorney for Movant

In re:
William D Royster
Debtor

Case No. 23-14244-SLM
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-2
Date Rcvd: Jan 26, 2024

User: admin
Form ID: pdf903

Page 1 of 2
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 28, 2024:

Recip ID	Recipient Name and Address
db	+ William D Royster, 380 Watsessing Avenue, Bloomfield, NJ 07003-6072

TOTAL: 1

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 28, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 26, 2024 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Deutsche Bank National Trust Company as Trustee, in trust for the registered holders of Morgan Stanley ABS Capital I Inc. Trust 2007-HE5, Mortgage Pass-Through Certificates, Series 2007- HE5 dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
Gregory L. Van Dyck	on behalf of Plaintiff NJ Department of Labor and Workforce Development Division of Unemployment and Disability Insurance gregory.vandyck@law.njoag.gov
Marie-Ann Greenberg	magecf@magtrustee.com
Regina Cohen	on behalf of Creditor Capital One Auto Finance a division of Capital One, N.A. rcohen@lavin-law.com, mmalone@lavin-law.com
Regina Cohen	

District/off: 0312-2

User: admin

Page 2 of 2

Date Rcvd: Jan 26, 2024

Form ID: pdf903

Total Noticed: 1

on behalf of Creditor CAPITAL ONE AUTO FINANCE A DIVISION OF CAPITAL ONE, N.A. rcohen@lavin-law.com,
mmalone@lavin-law.com

Scott D. Sherman

on behalf of Defendant William D Royster ssherman@minionsherman.com

Scott D. Sherman

on behalf of Debtor William D Royster ssherman@minionsherman.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 8